

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 23-11463-ABA
Chapter: 13
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

William A. Spence 410 Snow Fox Lane Egg Harbor Township, NJ 08234	Sontay L. Spence 410 Snow Fox Lane Egg Harbor Township, NJ 08234
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Social Security No.:

xxx-xx-6338	xxx-xx-1401
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Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case
as to the:

Debtor and Joint Debtor was entered on December 14, 2023.

Any discharge which was granted as to the above mentioned debtor(s) in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 14, 2023

JAN: cm

Jeanne Naughton
Clerk

In re:
William A. Spence
Sontay L. Spence
Debtors

Case No. 23-11463-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Dec 14, 2023

User: admin
Form ID: 148

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Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ William A. Spence, Sontay L. Spence, 410 Snow Fox Lane, Egg Harbor Township, NJ 08234-8014
519844997	+ Loan Depot, PO Box 251612, Plano TX 75025-1518
519845001	+ NJ Division of Taxation, 3 John Fitch Way 5th Floor, Trenton NJ 08611
519867651	+ Pinnacle Svc Sol, Allentown, PA 18102, NO ADDRESS PROVIDED
519845005	+ Trinity Solar, 133 Gaither Dr, Mount Laurel NJ 08054-1710
519845008	+ Westgate, 5601 Windhover Dr, Orlando FL 32819-7936

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 14 2023 21:55:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 14 2023 21:55:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Dec 15 2023 01:53:00	Exeter Finance LLC, 4515 N Santa Fe Ave, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ EDI: AISACG.COM	Dec 15 2023 01:53:00	Exeter Finance LLC Department, AIS Portfolio Services, LP, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: rmcdowell@slgcollect.com	Dec 14 2023 21:54:00	Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 North Kings Highway, Suite 100, Cherry Hill, NJ 08034-1925
cr	+ EDI: SYNC	Dec 15 2023 01:53:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519844990	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 14 2023 21:54:00	Atlantic City Electric, Po Box 13610, Philadelphia PA 19101-3610
519851877	+ Email/Text: bankruptcy@pepcoholdings.com	Dec 14 2023 21:54:00	Atlantic City Electric Company, 5 Collins Drive, Suite 2133/ Mail Stop 84CP42, Carneys Point, NJ 08069-3600
519850237	Email/Text: CAF_Bankruptcy_Department@carmax.com	Dec 14 2023 21:54:00	CarMax Auto Finance dba CarMax Business Services,, 225 Chastain Meadows Court,, Suite 210, Kennesaw, GA 30144
519844991	Email/Text: CAF_Bankruptcy_Department@carmax.com	Dec 14 2023 21:54:00	Carmax, PO Box 6045, Carol Stream IL 60197
519867650	+ EDI: CITICORP	Dec 15 2023 01:53:00	Citi Bank, PO Box 70166, Philadelphia, PA 19176-0166
519868693	EDI: Q3G.COM	Dec 15 2023 01:53:00	Citibank, N.A., c/o Quantum3 Group LLC, PO

District/off: 0312-1

User: admin

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Date Rcvd: Dec 14, 2023

Form ID: 148

Total Noticed: 38

519844992	+ Email/Text: bankruptcy@sw-credit.com	Dec 14 2023 21:55:00	Box 280, Kirkland, WA 98083-0280
519844999	EDI: CITICORP	Dec 15 2023 01:53:00	Comcast, co Southwest Credit Systems, 4120 International Pkwy 1100, Carrollton TX 75007-1958
519870947	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 14 2023 21:40:49	Macys, DSNB, PO Box 8218, Mason OH 45040
519849908	+ EDI: AISACG.COM	Dec 15 2023 01:53:00	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
519844993	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Dec 14 2023 21:41:21	Exeter Finance LLC, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519844994	+ EDI: IRS.COM	Dec 15 2023 01:53:00	IRS, PO Box 7346, Philadelphia PA 19101-7346
519844995	Email/Text: mail@jenkinslawgroup.com	Dec 14 2023 21:54:00	Jenkins Law Group, 412 S Whitehorse Pike, Audubon NJ 08106
519844996	Email/Text: assetrecovery@jerseyshorefcu.org	Dec 14 2023 21:53:00	Jersey Shore FCU, 1434 New Road, Northfield NJ 08225
519895543	+ Email/Text: rmcdowell@slgcollect.com	Dec 14 2023 21:54:00	Jersey Shore Federal Credit Union, c/o Saldutti Law Group, 1040 Kings Highway N., Suite 100, Cherry Hill, NJ 08034-1925
519868228	^ MEBN	Dec 14 2023 21:02:47	Lakeview Loan Servicing, LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
519844998	+ Email/Text: camanagement@mtb.com	Dec 14 2023 21:54:00	MT Bank, 1 Fountain Pl, Buffalo NY 14203-1495
519845000	^ MEBN	Dec 14 2023 21:05:53	Mariner Finance, PO Box 44490, Nottingham MD 21236-6490
519887182	EDI: AGFINANCE.COM	Dec 15 2023 01:53:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
519845003	+ EDI: AGFINANCE.COM	Dec 15 2023 01:53:00	OneMain, PO Box 740594, Cincinnati OH 45274-0594
519845002	+ EDI: AGFINANCE.COM	Dec 15 2023 01:53:00	Onemain, PO Box 1010, Evansville IN 47706-1010
519845004	^ MEBN	Dec 14 2023 21:05:15	South Jersey Gas, PO Box 6091, Bellmawr NJ 08099-6091
519845802	+ EDI: SYNC	Dec 15 2023 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519845006	+ Email/Text: electronicbkydocs@nelnet.net	Dec 14 2023 21:55:00	US Dept of Education GLELSI, PO Box 7860, Madison WI 53707-7860
519878568	EDI: WFFC2	Dec 15 2023 01:53:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519845007	+ EDI: WFFC2	Dec 15 2023 01:53:00	Wells Fargo Card Services, PO Box 77053, Minneapolis MN 55480-7753

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2023 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	ecfmail@standingtrustee.com
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Sontay L. Spence mail@jenkinslawgroup.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor William A. Spence mail@jenkinslawgroup.com JenkinsClayman@jubileebk.net
Rebecca K. McDowell	on behalf of Creditor Jersey Shore Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William E. Craig	on behalf of Creditor Exeter Finance LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

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